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**The Relief Sought in the follow  
order is DENIED. Signed January  
10, 2018**

  
Roger L. Efremsky  
U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
IN AND FOR THE NORTHERN DISTRICT OF CALIFORNIA  
OAKLAND DIVISION

In Re:

REYNALDO CLETO & FLORINDA  
CLETO,

Debtors

) Case No.: 12-48953  
)  
) **FINAL ORDER ON MOTION TO VALUE**  
) **COLLATERAL OF SOLACE**  
) **FINANCIAL, LLC/VERICREST**  
) **FINANCIAL, INC. UNDER § 506 AND**  
) **FRBP 3012**  
)  
)

On November 20, 2012, this court entered an ORDER VALUING COLLATERAL OF SOLACE FINANCIAL, LLC/VERICREST FINANCIAL, INC. UNDER § 506 AND FRBP 3012. The collateral secures a lien against certain property of the debtor for purposes of this chapter 13 case. That order was subject to being set aside until the debtor obtained a discharge or completed plan payments in this chapter 13 case. The debtor having obtained discharge, the court now therefore enters the following final order.

The lien of SOLACE FINANCIAL, LLC/VERICREST FINANCIAL, INC. regarding the property commonly known as 1742 Judy Drive, Ripon, California and more fully described in Exhibit A hereto, and which was recorded in San Joaquin County on or about

1 August 30, 2005 as document #2005-216217, is hereby determined to be entirely,  
2 permanently, and for all purposes void and unenforceable.

3 End of Order

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5 \*\*\* Notice and service is defective as the claim was transferred to Veripro Solutions on  
6 8/12/13 (see Docket #39). Veripro Solutions was neither noticed or served with this  
7 request.  
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EXHIBIT A

All that certain real property situated in the County of San Joaquin, State of California,  
described as follows.

(City of Ripon)

Lot 230, as shown on the Map of Tract No. 3014, DeJong Estates Unit No. 3, filed for record  
August 28, 2000 in Book of Maps and Plats, Vol. 35, Page 44, San Joaquin County Records.

COURT SERVICE LIST

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